

Information to identify the case:

Debtor 1	<u>Daneen M. Cline</u>	Social Security number or ITIN	xxx-xx-4735
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2		Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 19-21161-JAD			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Daneen M. Cline
aka Daneen M. Flack

7/31/19

By the court: Jeffery A. Deller
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 Western District of Pennsylvania

In re:
 Daneen M. Cline
 Debtor

Case No. 19-21161-JAD
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0315-2

User: admin
 Form ID: 318

Page 1 of 2
 Total Noticed: 26

Date Rcvd: Jul 31, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 02, 2019.

db
 15018239 +Daneen M. Cline, 3891 Wiestertown Rd., Export, PA 15632-9365
 15018240 +AES, PO Box 61047, Harrisburg, PA 17106-1047
 15018245 Allegheny County Treasurer, 108 Courthouse, Pittsburgh, PA 15219
 15018249 +Citimortgage Inc., PO Box 10002, Hagerstown, MD 21747-0002
 15018251 +Express Billing, Attn # 7964C, PO Box 14000, Belfast, ME 04915-4033
 15018252 +Jordan Tax Service, Borough of Crafton, PO Box 645122, Pittsburgh, PA 15264-5122
 15018254 +Melissa Cline, 3891 Wiestertown Rd., Export, PA 15632-9365
 15018255 +Penn Credit, PO Box 69703, Harrisburg, PA 17106-9703
 15018258 +Peoples Natural Gas, PO Box 644760, Pittsburgh, PA 15264-4760
 15018260 +Specilized Loan Servicing, 8742 Lucent Blvd., Suite 300, Littleton, CO 80129-2386
 15057272 +Turtle Creek Valley COG, PO Box 778, Monroeville, PA 15146-0778
 +Turtle Creek Valley COG, c/o Borough of Turtle Creek, 125 Monroeville Ave.,
 Turtle Creek, PA 15145-1898

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. smg

E-mail/Text: RVSVCBICNOTICE1@state.pa.us Aug 01 2019 03:25:09 Pennsylvania Dept. of Revenue,
 Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,
 Harrisburg, PA 17128-0946
 15045450 EDI: PHINAMERI.COM Aug 01 2019 07:08:00 Americredit Financial Services, Inc.,
 Db a GM Financial, P.O Box 183853, Arlington, TX 76096
 15018241 +EDI: GMACFS.COM Aug 01 2019 07:08:00 Ally Financial, PO Box 380901,
 Minneapolis, MN 55438-0901
 15018242 +EDI: PHINAMERI.COM Aug 01 2019 07:08:00 Americredit/GM Financial, PO Box 181145,
 Arlington, TX 76096-1145
 15018244 +EDI: CCS.COM Aug 01 2019 07:08:00 CCS, Payment Processing Center, PO Box 55126,
 Boston, MA 02205-5126
 15018243 +EDI: CAPITALONE.COM Aug 01 2019 07:08:00 Capital One, PO Box 30285,
 Salt Lake City, UT 84130-0285
 15018246 +EDI: WFNBN.COM Aug 01 2019 07:08:00 ComenityBank/MyPlace, PO Box 182120,
 Columbus, OH 43218-2120
 15018247 +E-mail/Text: bdsupport@creditmanagementcompany.com Aug 01 2019 03:26:07
 Credit Management Co., 2121 Noblestown Rd., Pittsburgh, PA 15205-3956
 15018248 +E-mail/Text: bknotice@ercbpo.com Aug 01 2019 03:25:49 ERC, PO Box 57547,
 Jacksonville, FL 32241-7547
 15018250 EDI: JEFFERSONCAP.COM Aug 01 2019 07:08:00 Jefferson Capital Syst., 16 McLeland Rd.,
 Saint Cloud, MN 56303
 15018253 +EDI: CBS7AVE Aug 01 2019 07:08:00 Montgomery Ward, 3650 Milwaukee St.,
 Madison, WI 53714-2304
 15018256 EDI: PRA.COM Aug 01 2019 07:08:00 Portfolio Recovery, 120 Corporate Blvd., Suite 100,
 Norfolk, VA 23502
 15018257 +E-mail/Text: jennifer.chacon@spservicing.com Aug 01 2019 03:26:43
 Select Portfolio Servicing, PO Box 65250, Salt Lake City, UT 84165-0250
 15018259 +E-mail/Text: bankruptcydepartment@tsico.com Aug 01 2019 03:26:18 Transworld Systems Inc.,
 PO Box 15273, Wilmington, DE 19850-5273

TOTAL: 14

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr U.S. Bank Trust National Association, as Trustee f

TOTALS: 1, * 0, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 02, 2019

Signature: /s/Joseph Speetjens

District/off: 0315-2

User: admin
Form ID: 318

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Total Noticed: 26

Date Rcvd: Jul 31, 2019

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 31, 2019 at the address(es) listed below:

Charles O. Zebley, Jr. COZ@Zeblaw.com, PA67@ecfcbis.com;Lyndie@Zeblaw.com
Douglas G. Hipp on behalf of Debtor Daneen M. Cline twohipp4u@hotmail.com
James Warmbrodt on behalf of Creditor U.S. Bank Trust National Association, as Trustee for
Towd Point Master Funding Trust 2018-PM10 bkgroup@kmlawgroup.com
Office of the United States Trustee ustpreregion03.pi.ecf@usdoj.gov

TOTAL: 4